

## **San Antonio Police Department Postal Money Order SCAM Information**

### **Foreign-based scam artists hit U.S. residents with counterfeit postal money orders**

Washington, DC - A fraud scheme making the rounds through Internet chat rooms and auction sites, in e-mail messages, and over the telephone is costing victims in the United States time, money, and a not-so-pleasant chat with bank and law enforcement officials about passing counterfeit postal money orders. According to U.S. Postal Inspectors, the counterfeit money order scam begins when a victim is contacted by someone through an Internet chat room or on-line auction site claiming to have financial problems or needing help to cash domestic and/or international postal money orders. The person in need often claims to be living in a foreign country (usually Nigeria), but the scam artist can cook up the scheme from any location. The scam artist is simply looking to recruit someone in the United States to cash the money orders and return the funds via wire transfer.

U.S. residents are lured into the scam when they are told they can keep some of the money as a gift or payment for their help. Unsuspecting victims provide their home mailing address to the fraudster and are told they will receive a check or postal money order that they should deposit into their own bank account. The victim then is instructed to immediately send the money via Western Union or conventional bank wire transfer to a bank or person located outside the United States.

Victims learn the postal money order is counterfeit only when they attempt to cash it, or when their bank account takes a hit for the full amount when the bank refuses payment on the bogus deposit. For more information about postal money order security features, visit the U.S. Postal Service Web site at [www.usps.com/missingmoneyorders/security.htm](http://www.usps.com/missingmoneyorders/security.htm).

Postal Inspectors warn: Most lures promising quick-and-easy money are cast by fraudsters. These scam artists can easily connect to a sea of strangers through the Internet and dangle promising treats, hoping someone will bite. Don't take the bait.

To report a fraud complaint, call the Fraud Complaint Hotline at 1-800-372-8347 or visit the U.S. Postal Inspection Service Web site at [www.usps.com/postalinspectors/fraud/MailFraudComplaint.htm](http://www.usps.com/postalinspectors/fraud/MailFraudComplaint.htm).

## **FROM THE US POSTAL SERVICE:**

Postal Money Orders are safe to use because they have many security features that help distinguish between real and counterfeit notes. Just like our own U.S. currency, they are specially designed with different colored inks, watermarks, and security thread in the paper.

How to tell if it's official

Hold the money order up to the light and look for the following security features:

Ben Franklin images (watermarks) repeated on the left side (top to bottom).

A dark security thread running (top to bottom) to the right of the Franklin watermark, with the tiny letters "USPS" facing backward and forward.

**If either of these security features is not present when the money order is held up to the light, you are holding a fraudulent Postal Money Order.**

Also be aware that

Denominations are indicated on two locations.

Discoloration of the denomination amounts indicates erasure (fraudulent).

Maximum value for domestic postal money orders is \$1,000

Maximum value for international postal money orders is \$700.

Notice 299 take-ones (highlighting money order security features) are available to order from the Topeka Materials and Distribution Center (1-800-332-0317). Or, you can download the [Notice 299 PDF](#).

If you have questions about accepting Postal Money Orders, call your nearest U.S. Postal Inspection Service(tm) Office or Post Office(tm). Call the fraud hotline at 1-800-372-8347 (Monday-Friday) or visit [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors) for additional information.

Source United States Postal Service